

Fill in this information to identify the case:			
Debtor 1	Maria D. Ponce aka Maria D. Yepez aka Maria D Yepez- Ponce		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Northern	District of	Illinois (State)
Case number	16-40877		

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC

Court claim no. (if known): 3

Last 4 digits of any number you use to
Identify the debtor's account: 7940

Date of payment change:
Must be at least 21 days after
date of this notice
05/01/2020

New total payment
Principal, interest, and escrow, if
any
\$1,062.63

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$345.51 New escrow payment: \$573.74

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate % New interest rate: %

Current principal and interest payment: \$ New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ New mortgage payment: \$

Debtor 1 Maria D. Ponce aka Maria D. Yepez aka Maria D Yepez-
Ponce
First Name Middle Name Last Name

Case number (if known) 16-40877

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Karl Meyer
Signature

Date 4/9/2020

Print Karl Meyer
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5300

Email ND-Four@il.cslegal.com

File #14-16-05260

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on April 9, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on April 9, 2020.

Marilyn O Marshall, Chapter 13 Trustee, 224 South Michigan Ste 800, Chicago, IL 60604 by electronic notice through ECF
Maria D. Ponce aka Maria D. Yepez aka Maria D Yepez- Ponce, Debtor(s), 3624 W. 56th Street, Chicago, IL 60629
Joseph Davidson, Attorney for Debtor(s), 2500 South Highland Ave Suite 200, Lombard, IL 60148 by electronic notice through ECF
Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Karl Meyer

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
Karl V. Meyer ARDC#6220397
Grant W. Simmons ARDC#6330446
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
C&A File #14-16-05260

NOTE: This law firm is a debt collector.



P.O. Box 514387
Los Angeles, CA 90051-4387

Escrow Account Disclosure Statement

Statement Date: March 17, 2020

Loan Number: [REDACTED]

PERSONAL INFORMATION REDACTED

Property Address:

3624 W 56TH ST
CHICAGO IL 60629



Questions? Visit our website @

www.PennyMacUSA.com

(800) 777 - 4001 (Se Habla Español)

M - F: 6:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

Option A: If you choose not to pay the shortage and/or escrow reserve in full, no action is required. The shortage will be automatically spread over 12 months. Your new mortgage payment will be \$1,062.63 starting on May 1, 2020.

Option B: If you choose to pay your shortage and/or escrow reserve of \$1,125.28 in full, your new mortgage payment will be \$968.87 starting on May 1, 2020. To pay the shortage and/or escrow reserve, you can use the coupon below, pay online or call our Customer Service Department at the number listed above.

Description	Current Monthly Payment Amount	Option A Spread Shortage Over 12 Months	Option B Pay Shortage and/or Reserve In Full
Principal and Interest	\$488.89	\$488.89	\$488.89
Escrow Payment	\$345.51	\$479.98	\$479.98
Shortage Payment	\$0.00	\$30.03	\$0.00
Escrow Reserve Payment	\$0.00	\$63.73	\$0.00
Total Payment Amount	\$834.40	\$1,062.63	\$968.87



Escrow Shortage and/or Escrow Reserve Amount: \$1,125.28

Payment Due Date: May 01, 2020

Make check payable to: PENNYMAC LOAN SERVICES, LLC

Loan Number: 1004177940

Escrow Shortage Amount Enclosed: \$

[REDACTED]

Mail To: PENNYMAC LOAN SERVICES, LLC
PO BOX 660929
DALLAS, TX 75266-0929

MARIA D YEPEZ-PONCE
3624 W 56TH ST
CHICAGO, IL 60629-3817

Projected Escrow Account Activity Document Page 5 of 7

Over the next year, PennyMac expects to pay \$5,759.77 from your escrow account. Your new monthly escrow payment is \$479.98.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$1,934.00	
Mortgage Insurance:	\$1,170.84	
County Tax:	\$2,654.93	
Total Payments from Escrow:	\$5,759.77	÷ 12 = \$479.98

Below is a projection of escrow account activity from May 01, 2020 through April 30, 2021. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$1,671.87
May 2020	\$479.98	\$0.00	\$0.00	\$97.57	\$2,054.28
Jun 2020	\$479.98	\$0.00	\$1,934.00	\$97.57	\$502.69
Jul 2020	\$479.98	\$1,245.57	\$0.00	\$97.57	(\$360.47) ¹
Aug 2020	\$479.98	\$0.00	\$0.00	\$97.57	\$21.94
Sep 2020	\$479.98	\$0.00	\$0.00	\$97.57	\$404.35
Oct 2020	\$479.98	\$0.00	\$0.00	\$97.57	\$786.76
Nov 2020	\$479.98	\$0.00	\$0.00	\$97.57	\$1,169.17
Dec 2020	\$479.98	\$0.00	\$0.00	\$97.57	\$1,551.58
Jan 2021	\$479.98	\$0.00	\$0.00	\$97.57	\$1,933.99
Feb 2021	\$479.98	\$1,409.36	\$0.00	\$97.57	\$907.04
Mar 2021	\$479.98	\$0.00	\$0.00	\$97.57	\$1,289.45
Apr 2021	\$479.98	\$0.00	\$0.00	\$97.57	\$1,671.86
Ending Escrow Balance					\$1,671.86
Totals	\$5,759.76	\$2,654.93	\$1,934.00	\$1,170.84	

¹ Lowest projected balance.

Important Information About Mailed Payments

- **Payments with a coupon are processed the same day as receipt when received prior to 8:00 AM PST. Overnight payments with a coupon are processed the same day as receipt when received prior to 10:30 AM PST. Payments not processed the same day are effective dated to the date of receipt.**
- **Please make checks payable to PennyMac Loan Services, LLC. Postdated checks are processed the same date as receipt.**
- **Please do not send cash. Payment instructions are limited to the information provided by PennyMac on the payment coupon only.**
- **Please sign and write your account number on your check or money order.**

Periodic & Partial Payment Policy

If you send us your payment with additional funds and don't specify how you want that money applied, we will first post payment(s) to bring your loan current. Any remaining money will then be applied based on a payment hierarchy towards outstanding escrow shortages and fees before any funds are posted as a principal reduction. Funds may be applied based on the perceived customer intent. For example, if the received amount is equal to the periodic payment due plus an exact match to outstanding late charges due on the loan, PennyMac may apply the excess funds to late charge due amounts rather than applying excess funds to an escrow shortage. If the money you sent wasn't enough for a payment, it will be applied to your loan as unapplied funds. We may accept a payment that is less than your periodic payment by an amount up to \$10.00. We will use a corporate advance, which will be billed to your account, to make the full periodic payment. Depending on the requirements of your loan documents, owner/insurer/guarantor of your loan or applicable law, and depending on the status of your account, partial payments that are outside the tolerances described above may be promptly returned to you, applied to your account, or held in a non-interest bearing account until additional funds sufficient to equal a periodic payment are received.

Your Escrow Shortage and/or Reserve

Based on the projected activity above, our review shows that your escrow balance is less than \$0. This means you have a deficiency (meaning negative balance) of (\$2,031.17), a shortage of (\$360.47), and an additional required balance of \$764.81 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	(\$360.47)
Minimum Required Balance	\$764.81
Escrow Shortage and/or Escrow Reserve	\$1,125.28

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

Escrow Account History

The following is the statement of activity in your escrow account from May 01, 2019 through April 30, 2020.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,146.12. Your lowest monthly balance should not have exceeded \$490.79, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements				Escrow Balance	
	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
Beginning Escrow Balance							\$3,727.41	\$32.23
May 2019	\$345.51	\$1,113.46 *	\$100.11	MIP/PMI	\$100.11	MIP/PMI	\$3,972.81	\$1,045.58
Jun 2019	\$345.51	\$0.00 *	\$933.11	Hazard Ins, MIP/PMI	\$100.11 *	MIP/PMI	\$3,385.21	\$945.47
Jul 2019	\$345.51	\$345.51	\$895.00	County Tax, MIP/PMI	\$1,345.68 *	County Tax, MIP/PMI	\$2,835.72	(\$54.70)
Aug 2019	\$345.51	\$345.51	\$100.11	MIP/PMI	\$2,034.11 *	Hazard Ins, MIP/PMI	\$3,081.12	(\$1,743.30)
Sep 2019	\$345.51	\$0.00 *	\$100.11	MIP/PMI	\$97.57 *	MIP/PMI	\$3,326.52	(\$1,840.87)
Oct 2019	\$345.51	\$345.51	\$100.11	MIP/PMI	\$195.14 *	MIP/PMI	\$3,571.92	(\$1,690.50)
Nov 2019	\$345.51	\$767.95 *	\$100.11	MIP/PMI	\$97.57 *	MIP/PMI	\$3,817.32	(\$1,020.12)
Dec 2019	\$345.51	\$0.00 *	\$100.11	MIP/PMI	\$97.57 *	MIP/PMI	\$4,062.72	(\$1,117.69)
Jan 2020	\$345.51	\$345.51	\$100.11	MIP/PMI	\$97.57 *	MIP/PMI	\$4,308.12	(\$869.75)
Feb 2020	\$345.51	\$345.51	\$1,417.02	County Tax, MIP/PMI	\$1,506.93 *	County Tax, MIP/PMI	\$3,236.61	(\$2,031.17) ²
Mar 2020	\$345.51	\$0.00 *	\$100.11	MIP/PMI	\$0.00 *		\$3,482.01	(\$2,031.17) ²
Apr 2020	\$345.51	\$3,800.61 *E	\$100.11	MIP/PMI	\$97.57 *E	MIP/PMI	\$3,727.41	\$1,671.87
Ending Escrow Balance							\$3,727.41	\$1,671.87
Totals	\$4,146.12	\$7,409.57	\$4,146.12		\$5,769.93			




² Lowest actual balance.

An asterisk "*" beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

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Other Important Information

How to Contact Us	 www.PennyMacUSA.com Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> Go Paperless today!	 PennyMac Customer Service: (800) 777 - 4001 M - F: 6:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT Fax: (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387 Notices of error or information requests must be mailed to this address.
How to Make a Payment	Auto-Pay *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. Pay Online: Make a one-time payment on our website.	Pay-by-Phone: (800) 777-4001 <i>(Fees may apply to use this service)</i> Western Union: Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	Check **: Mail to PennyMac: Standard Address: P.O. Box 660929 Dallas, TX 75266-0929 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	Property Tax Bills: If you receive a tax bill, you do not need to take any action. (Please note: Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	General Insurance Questions: (866) 318-0208 Insurance Information: Any time there is a change to your insurance policy please provide your insurance carrier the following information: Mortgagee Clause: PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you must notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

** When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Department of Insurance. Permit No. 104753 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.



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